

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/608,562 Confirmation No.: 7254
Filed : June 30, 2003
Applicant : Lawson, et al.
Title : **A Technique for Calculating Payee
Specific Time to Payment Completion**
Art Unit : 3685
Examiner : Steven S. Kim
Atty Docket No. : 23952-0142
Customer No. : 72386

AMENDMENT AND RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

Sir or Madam:

Responsive to the non-final Office Action mailed July 7, 2009, Applicants submit the following amendments and remarks. In light of these amendments and remarks, Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 14 of this paper.

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on October 2, 2009.

/Rether D. White/
Rether D. White